United States Bankruptcy Court Northern District of Illinois				Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Sytsma, Scott M.			Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.I (if more than one, state all): 1926	D. (ITIN) No./Complete EIN	Last four digit (if more than		Individual-Ta	axpayer I.D. (ITI	N) No./Complete EIN	
Street Address of Debtor (No. and Street, City, and Street Address of Debtor (No. and Street, City, and Street Address of Debtor (No. and Street, City, and Street Address of Debtor (No. and Street, City, and Street Address of Debtor (No. and Street, City, and Street)	tate)	Street Addres	ss of Joint Debtor	(No. and Str	reet, City, and Sta	ate	
Apartment 302 Antioch, IL	ZIPCODE 60002					ZIPCODE	
County of Residence or of the Principal Place of Busin Lake	ness:	County of Re	sidence or of the	Principal Pla	ace of Business:	'	
Mailing Address of Debtor (if different from street add	dress):	Mailing Add	ress of Joint Debt	or (if differen	nt from street add	dress):	
	ZIPCODE					ZIPCODE	
Location of Principal Assets of Business Debtor (if di	fferent from street address a	bove):				ZIPCODE	
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (Applicable to signed application for the court's consideration cer to pay fee except in installments. Rule 1006(b). So Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration for the co	rtifying that the debtor is una See Official Form No. 3A. 7 individuals only). Must	check tach able Check D Check D Check D Check A Check A	Chapter 7 Chapter 9 Chapter 1 Chapter 1 Chapter 1 Chapter 1 Chapter 1 Debts are debts, def § 101(8) a individua personal, purpose." cone box: Cebtor is a small be ebtor is not a small stif:	Natu (Che primarily co ined in 11 U s "incurred b l primarily for family, or ho chapter 11 D usiness as de ll business as de affiliates) ar oxes d with this poplan were so	oy an or a pousehold bebtors fined in 11 U.S.C as defined in 11 U.S.C as the less than \$2,19 betition.	one box) etition for of a Foreign ling etition for of a Foreign ceeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) obts (excluding debts 0,000) on from one or	
Statistical/Administrative Information Debtor estimates that funds will be available for distribution				c		THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that, after any exempt property is exclud distribution to unsecured creditors. Estimated Number of Creditors 1-49 50-99 100-199 200-999 Estimated Assets So to \$50,001 to \$100,001 to \$500,001	Comparison	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000		
\$50,000 \$100,000 \$500,000 to \$100,000 \$500,000 \$500,000 to \$100,000 \$500	\$1,000,001 to \$10 million	\$50,000,001 to \$100 million \$50,000,001 to \$100 million	to \$500 to million to \$500 to \$500 to \$500 to \$500 to \$500,000,000 to \$500,000,000 to \$500,000,000 to \$500 to	\$500,000,001 o \$1 billion \$500,000,001 o \$1 billion	\$1 billion More than \$1 billion		

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Voluntary Pet (This page must be	tition Document completed and filed in every case)	Page of Debtor(s): Scott M. Sytsma		
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed:	NONE	Case Number:	Date Filed:	
Location Where Filed:	N.A.	Case Number:	Date Filed:	
	nkruptcy Case Filed by any Spouse, Partner		·	
Name of Debtor:	NONE	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have infor the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, Unit States Code, and have explained the relief available under each such chapter.				
		I further certify that I delivered to the debtor the	notice required by 11 U.S.C. § 342(b).	
Exhibit A is	s attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	February 20, 2008 Date	
l _	Exhing or have possession of any property that poses or is alleged with the control of the contr	lbit C If to pose a threat of imminent and identifiable h	arm to public health or safety?	
Exhibit D If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	n part of this petition.	hibit D.)	
		arding the Debtor - Venue		
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this	District for 180 days strict.	
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this E	District.	
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will be	ted States but is a defendant in an action or proc	eeding [in federal or state	
	Certification by a Debtor Who Resi (Check all ap	des as a Tenant of Residential Prop	erty	
	Landlord has a judgment for possession of debtor's resid	•)	
	(Name of	landlord that obtained judgment)		
	(Address	of landlord)		
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for			
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become due during	the 30-day	
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).		

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Case 08-03864 Doc 1	Filed 02/20/08		red 02/20/08 16:01:04	Desc Main	
B1 (Official Form 1) (1/08)	Document		3 01 44	Page 3	
Voluntary Petition			f Debtor(s):		
(This page must be completed and filed in ev			M. Sytsma		
	Signa	atures			
Signature(s) of Debtor(s) (Individ	ual/Joint)		Signature of a Foreign R	epresentative	
I declare under penalty of perjury that the information is true and correct. [If petitioner is an individual whose debts are primari has chosen to file under chapter 7] I am aware that I r chapter 7, 11, 12, or 13 of title 11, United States Code available under each such chapter, and choose to proc [If no attorney represents me and no bankruptcy petit petition] I have obtained and read the notice required	rily consumer debts and may proceed under de, understand the relief seed under chapter 7. tion preparer signs the	is true ar proceedi	e under penalty of perjury that the inform of correct, that I am the foreign repressing, and that I am authorized to file this only one box.)	entative of a debtor in a foreign	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.		
V U.C. W.M. Cadama			Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A correcognition of the foreign main proceeding	ertified copy of the order granting	
X /s/ Scott M. Sytsma					
Signature of Debtor		X			
		(Sig	gnature of Foreign Representative)		
XSignature of Joint Debtor					
Signature of John Deotor		l —			
	<u> </u>	(Pri	inted Name of Foreign Representative)	l	
Telephone Number (If not represented by attorney	<i>y</i>)				
February 20, 2008		(D	Pate)		
Date		 	,		
Signature of Attorney* X /s/ James T. Magee			Signature of Non-Attorney Pe	etition Prenarer	
/5/ James 1. Wagee			•	-	
Signature of Attorney for Debtor(s)	1		te under penalty of perjury that: 1) I am and in 11 U.S.C. § 110, 2) I prepared the		
JAMES T. MAGEE 1729446 Printed Name of Attorney for Debtor(s)		and hav	e provided the debtor with a copy of the	nis document and the notices	
·	1		ormation required under 11 U.S.C. § 11 les or guidelines have been promulgated		
Magee, Negele & Associates, P.C. Firm Name		setting a	a maximum fee for services chargeable	by bankruptcy petition	
444 North Cedar Lake Road	1		rs, I have given the debtor notice of the ent for filing for a debtor or accepting a		
Address			ent for fining for a debtor or accepting a d in that section. Official Form 19 is at	•	
Round Lake, Illinois 60073	1				
-KOUIII Lake, Illiiois 60075		Printed	Name and title, if any, of Bankruptcy I	Petition Prenarer	
_(847) 546-0055		* * * * * * * * * * * * * * * * * * * *	Ivanic and uno, ir any,	. Cutton 1 Topules	
Telephone Number	_	Social	Security Number (If the bankruptcy per	tition preparer is not an individual	
<u>February 20, 2008</u>		state th	e Social Security number of the officer	r, principal, responsible person or	
Date *In a case in which § 707(b)(4)(D) applies, this signatus certification that the attorney has no knowledge after a	ure also constitutes a an inquiry that the	partner	of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
information in the schedules is incorrect.		Addres	ss		
Signature of Debtor (Corporation/P	'artnership)	1 —			
I declare under penalty of perjury that the information is true and correct, and that I have been authorized to	on provided in this petition	X			
behalf of the debtor.	1				
The debtor requests relief in accordance with the cha	apter of title 11,	Date			
United States Code, specified in this petition.		Signat	ture of bankruptcy petition preparer or n, or partner whose Social Security nur	officer, principal, responsible	
X Signature of Authorized Individual		Name: assiste	is and Social Security numbers of all of ed in preparing this document unless the individual:	her individuals who prepared or	
Printed Name of Authorized Individual		If mor	re than one person prepared this docum rming to the appropriate official form f	ent, attach additional sheets	
Title of Authorized Individual		A bank	cruptcy petition preparer's failure to comply	with the provisions of title 11	
Date			e Federal Rules of Bankruptcy Procedure mo onment or both 11 U.S.C. §110; 18 U.S.C. §.		

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Scott M. Sytsma	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Date: February 20, 2008

Signature of Debtor: /s/Scott M. Sytsma

SCOTT M. SYTSMA

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re Scott M. Sytsma

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Debtor

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SCHEDULE A - REAL PROPERTY

Case No. _

Desc Main

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
			0.00	

(Report also on Summary of Schedules.)

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Desc Main

In re Scott M. Sytsma

Debtor

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
			нг	
1. Cash on hand.		Cash on Hand		100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money Harris Bank		2.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Landlord's Security Deposit		200.00
Household goods and furnishings, including audio, video, and computer equipment.		Couches, Chairs, and Livingroom Furnishings Televisions, DVD Player, VCR and Lamps Bedroom Furniture and Dining Room Set Kitchen Utensils and Microwave		105.00 60.00 75.00 10.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Exercise Equipment		25.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension Plan		25,000.00

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In re	Scott M. Sytsma	Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Ford Taurus (47,000 miles)		10,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Hand Tools		200.00

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Debtor

In re	Scott M. Sytsma	Case No

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot		
		continuation sheets attached Tot	al	\$ 35,777.00

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· · ·	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)	
◩	11 U.S.C. § 522(b)(3)	

In re Scott M. Sytsma

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on Hand	735 ILCS 5/12-1001(b)	100.00	100.00
Deposits of Money	735 ILCS 5/12-1001(b)	2.00	2.00
Landlord's Security Deposit	735 ILCS 5/12-1001(b)	200.00	200.00
Couches, Chairs, and Livingroom Furnishings	735 ILCS 5/12-1001(b)	105.00	105.00
Televisions, DVD Player, VCR and Lamps	735 ILCS 5/12-1001(b)	60.00	60.00
Bedroom Furniture and Dining Room Set	735 ILCS 5/12-1001(b)	75.00	75.00
Kitchen Utensils and Microwave	735 ILCS 5/12-1001(b)	10.00	10.00
Exercise Equipment	735 ILCS 5/12-1001(b)	25.00	25.00
Pension Plan	735 ILCS 5/12-1006	25,000.00	25,000.00
2005 Ford Taurus (47,000 miles)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	3,279.00 2,400.00	10,000.00
Hand Tools	735 ILCS 5/12-1001(d)	200.00	200.00

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B6D (Official Form 6D) (12/07)

In re _	Scott M. Sytsma	, Case No	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0000								
Triad Financial 7711 Center Avenue Huntington Beach, CA 92647			VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO.0001			Lien: Automobile Loan					4,832.00
Triad Financial Corp 5201 Rufe Snow Drive,#400 North Richland Hills, TX 76180			Security: 2005 Ford Taurus				14,832.00	,,002.00
	╄		VALUE \$ 10,000.00					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	ļ		VILLOE \$	Sub	tota	└	\$ 14,832.00	\$ 4,832.00
continuation sheets attached			(Total	of th	is pa Fota	ıge) I ➤	\$ 14,832.00	\$ 4,832.00
			(Use only o	on la	st pa	ige)	Ψ - ·,··-	Ψ ·,σ==.σσ

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

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6E (Official Form 6E) (12/07)	
In re Scott M. Sytsma	Cara No
In reScott Wi. Sytsina	, Case No (if known)
SCHEDULE E - CREDITORS H	IOLDING UNSECURED PRIORITY CLAIMS
unsecured claims entitled to priority should be listed in this address, including zip code, and last four digits of the account	parately by type of priority, is to be set forth on the sheets provided. Only holders of schedule. In the boxes provided on the attached sheets, state the name, mailing nt number, if any, of all entities holding priority claims against the debtor or the ion. Use a separate continuation sheet for each type of priority and label each with
the debtor chooses to do so. If a minor child is a creditor, sta	btor has with the creditor is useful to the trustee and the creditor and may be provided if ate the child's initials and the name and address of the child's parent or guardian, such as se the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
entity on the appropriate schedule of creditors, and complete both of them or the marital community may be liable on each Joint, or Community." If the claim is contingent, place an "X	be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the e Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, h claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, K" in the column labeled "Contingent." If the claim is unliquidated, place an "X" d, place an "X" in the column labeled "Disputed." (You may need to place an "X" in
	box labeled "Subtotals" on each sheet. Report the total of all claims listed on this e completed schedule. Report this total also on the Summary of Schedules.
	ed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all pox labeled "Totals" on the last sheet of the completed schedule. Individual debtors with ical Summary of Certain Liabilities and Related Data.
<u> </u>	listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors tatistical Summary of Certain Liabilities and Related
Check this box if debtor has no creditors holding unsecu	ared priority claims to report on this Schedule E. box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations	
	rable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, to whom such a domestic support claim has been assigned to the extent provided in

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

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In re Scott M. Sytsma	_, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisher	man, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $$2,425*$ for deposits for the purchase, lease, or r that were not delivered or provided. 11 U.S.C. $$507(a)(7)$.	rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government.	rnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Insti	itution
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment.	ereafter with respect to cases commenced on or after the date of

1 ____ continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re _	Scott M. Sytsma		, Case No	
		Debtor		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

Sec. 507(a)(1)

Type of Priority for Claims Listed on This Sheet									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 6097			Child Support						
IL Dept of Healthcare 509 South 6th Street Springfield, IL 62701							9,094.00	0.00	9,094.00
ACCOUNT NO. 7735	T		Food Stamps	H		\vdash			
IL Dept. of Human Services 401 South Clinton Street Chicago, IL 60607			·			У	4,650.00	4,650.00	0.00
ACCOUNT NO.	t		Child Support	H		H			
Tina Marie Sytsma McHenry, IL 60050							Notice Only	Notice Only	Notice Only
ACCOUNT NO.	╁			\vdash	\vdash	\vdash			
Sheet no. 1 of 1 continuation sheets attached Creditors Holding Priority Claims	to S	chedu	Some of (Totals of	ıbto this		> e)	\$ 13,744.00	\$	\$
		Sch	To e only on last page of the comp edule E.) Report also on the Si chedules)		d	>	\$ 13,744.00		
		Scho the S	T e only on last page of the compedule E. If applicable, report al Statistical Summary of Certain bilities and Related Data.)	so o	d	>	\$	\$ 4,650.00	\$ 9,094.00

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B6F (Official Form 6F) (12/07)

In re _	Scott M. Sytsma	Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1613 American Family Insurance c/o Credit Collection Services Two Wells Avenue Newton, MA 02459			Balance on Account				72.47
ACCOUNT NO. 7995 Centegra No. IL Med Center HR Accounts, Inc. 7017 John Deere Parkway Moline, IL 61266-0672							Notice Only
ACCOUNT NO. 9075 Centegra No. IL Med Center P. O. Box 5995 Peoria, IL 61601-5995			Balance on Account				2,280.00
ACCOUNT NO. 6417 ComEd c/o Harvard Collection 4839 North Elston Ave Chicago, IL 60630			Balance on Account				1,546.00
4continuation sheets attached	-		1	Subt	otal	>	\$ 3,898.47
				Т	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Scott M. Sytsma		Case No.	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8001 Condell Medical Center 755 South Milwaukee Avenue Suite 127 Libertyville, IL 60048			Balance on Account				652.00
David R. Gervais Attorney at law 4 East Terra Cotta Ave. Crystal Lake, IL 60014-3622			Balance on Account				10,197.00
ACCOUNT NO. C000 Dr. Stephen J. Clark 3021 Falling Waters Blvd. Lindenhurst, IL 60046			Balance on Account				518.00
ACCOUNT NO. 8846 Hammond Clinic c/o Richard Kamyatte Assoc. 9650 Gordon Drive Highland, IN 46322			Balance on Account				73.00
ACCOUNT NO. 0026 HSBC NV P. O. Box 5253 Carol Stream, IL 60197			Balance on Account			X	100.00
Sheet no. 1 of 4 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	ı≻	\$ 11,540.00

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re _	Scott M. Sytsma		Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
J K Pediatrics Assoc. c/o Creditors Alliance Inc P. O. Box 1288 Bloomington, IL 61702			Balance on Account				341.00
Lake County Radiology c/o OAC P. O. Box 371100 Milwaukee, WI 53237			Balance on Account				63.00
ACCOUNT NO. 8143 McHenry Radiologists P. O. Box 220 McHenry, IL 60051-0220			Balance on Account				125.00
ACCOUNT NO. 8360 MCI Communications c/o Midland Credit 8875 Aero Drive, #200 San Diego, CA 92123			Balance on Account				390.00
ACCOUNT NO. 8609 Midway Emergency Physn. c/o Durham & Durham 5665 New Northside Dr.,#340 Atlanta, GA 30328			Balance on Account				439.00
Sheet no. 2 of 4 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	<u></u>	\$ 1,358.00

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re _	Scott M. Sytsma		Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8651			Balance on Account				
Miller Chiropractic c/o Certifed Services 1733 Washington St., #201 Waukegan, IL 60079							118.00
ACCOUNT NO. 4776			Balance on Account	T			
Northern IL Med/Centegra c/o American Collections 919 Estes Court Schaumburg, IL 60193							101.00
ACCOUNT NO. 9343			Balance on Account	T			
SBC Illinois c/o Asset Acceptance P. O. Box 2036 Warren, MI 48090							77.00
ACCOUNT NO. 0327	\top		Balance on Account	t			
Sprint PCS c/o NCO Financial P. O. Box 41466 Philadelphia, PA 19101							371.00
ACCOUNT NO. 0327	\top			t	\vdash		
Sprint PCS c/o NCO Financial 507 Prudential Drive Horsham, PA 19044							Notice Only
Sheet no. 3 of 4 continuation sheets	attached			Sub	tota	L l≻	\$ 667.00
to Schedule of Creditors Holding Unsecured					otol		\$

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Scott M. Sytsma		Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7474 TCF National Bank c/o American Collections 919 Estes Court Schaumburg, IL 60193			Balance on Account				235.94
US Cellular c/o Portfolio Recoveries 120 Corporate Blvd Norfolk, VA 23502			Balance on Account				170.00
ACCOUNT NO. 0034 US Cellular c/o Portfolio Recoveries P. O. Box 12914 Norfolk, VA 23541							Notice Only
ACCOUNT NO. 8401 Vista Medical Center East 99 Greenwood Avenue Waukegan, IL 60087-5136			Balance on Account				978.27
ACCOUNT NO.							

to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Total > \$

Total \$ 18,847.68

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Scott M	Sytema	

Debtor

Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
William Turk Vernon Hills, Illinois	Apartment Lease
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In re	Scott M. Sytsma
	Debtor
_	
P ₁	rovide the information red

Case No.

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

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7	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor's Marital

In re_	Scott M. Sytsma	Case	
	Debtor	(if k	nown)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Status: Single	RELATIONSHIP(S): Girlfriend, son, son, son		AGE(S): 21, 6, 2, 9 Mo.			
Employment:	DEBTOR	S	POUSE			
Occupation	Sheet Metal Worker Mechanic					
Name of Employer	Jones and Brown					
How long employed	One Month					
Address of Employer			N.A.			
NCOME: (Estimate of aver	rage or projected monthly income at time case filed)	DE	EBTOR	SPO	OUSE	
Monthly gross wages, sa	•	\$	4,333.33	\$	N.A.	
(Prorate if not paid me		Ψ				
Estimated monthly overt	ime	\$	0.00	\$	N.A.	
SUBTOTAL		\$	4,333.33	\$	N.A.	
LESS PAYROLL DEDU	CTIONS					
a. Payroll taxes and so	cial security	\$	953.33	\$	N.A.	
b. Insurance	ciai security	\$	0.00	\$	N.A.	
c. Union Dues		\$	70.00	\$	N.A.	
d. Other (Specify:)	0.00	\$	N.A.	
SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	1,023.33	\$	N.A.	
. TOTAL NET MONTHL	Y TAKE HOME PAY	\$	3,310.00	\$	N.A.	
Regular income from op	eration of business or profession or farm	\$	0.00	\$	N.A.	
(Attach detailed statement	nt)		0.00	_	NT A	
Income from real proper	ty	\$	0.00	\$	N.A.	
Interest and dividends		\$	0.00	\$	N.A.	
	e or support payments payable to the debtor for the	\$	0.00	\$	N.A.	
debtor's use or that of de	-	Ψ	0.00	Ψ	11.71.	
 Social security or other 		\$	0.00	\$	N.A.	
2. Pension or retirement in		\$	0.00	\$	N.A.	
3. Other monthly income_		\$	0.00	\$	N.A.	
(Specify)		\$	0.00	\$	N.A.	
4. SUBTOTAL OF LINES	S 7 THROUGH 13	\$	0.00	\$	N.A.	
5. AVERAGE MONTHLY	Y INCOME (Add amounts shown on Lines 6 and 14)	\$	3,310.00	\$	N.A.	
6. COMBINED AVERAGE from line 15)	E MONTHLY INCOME (Combine column totals		\$	3,310.00	_	

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor pays support for six year old son who is not living with Debtor full time and not included in household size for Means Test

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In re Scott M. Sytsma	Case No	
Debtor	Case No (if known)	
SCHEDULE J - CURRENT EXPENDITU	RES OF INDIVIDUAL DEBTOR(S)	
Complete this schedule by estimating the average or projected mont filed. Prorate any payments made biweekly, quarterly, semi-annually, or annual calculated on this form may differ from the deductions from income allowed or	ally to show monthly rate. The average monthly expenses	e
Check this box if a joint petition is filed and debtor's spouse maintains a labeled "Spouse."	separate household. Complete a separate schedule of expend	itures
1. Rent or home mortgage payment (include lot rented for mobile home)	,	00.00
a. Are real estate taxes included? YesNo b. Is property insurance included? YesNo		
b. Is property insurance included? YesNo 2. Utilities: a. Electricity and heating fuel	▼	00.00
b. Water and sewer	\$	00.00
c. Telephone	\$	
d. Other	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food		00.00
5. Clothing	\$1	
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$4	00.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$1	50.00
10.Charitable contributions	\$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments))	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health		0.00
d.Auto	\$1	
e. Other	\$	0.00
12.Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments t	- '	
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$7	02.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach deta		0.00
17. Other <u>Bankruptcy Attorneys Fees</u>	<u> </u>	50.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

20. STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from Line 15 of Schedule I 3,310.00
- b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)

3,432.00

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re Scott M. Sytsma		Case No.	
	Debtor		
		Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 35,777.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 14,832.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 13,744.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 18,847.68	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,310.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 3,432.00
тот	TAL .	18	\$ 35,777.00	\$ 47,423.68	

Official Secretors - States Barry (+1420) 02/20/08 Entered 02/20/08 16:01:04 Desc Main United States Barry Court Northern District of Illinois

In re	Scott M. Sytsma		Case No.	
		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	13,744.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	13,744.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 3,310.00
Average Expenses (from Schedule J, Line 18)	\$ 3,432.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,061.33

State the Following:

8		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,832.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 4,650.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 9,094.00
4. Total from Schedule F		\$ 18,847.68
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 32,773.68

Scott	M	Sytema

In re

Debtor

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____20___ sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date February 20, 2008 Signature: __/s/ Scott M. Sytsma Not Applicable Date _____ Signature: _____ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP ____ [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership] of the ____ in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date ___ Signature: ___ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 08-03864

Doc 1 Filed 02/20/08 Entered 02/20/08 16:01:04 Desc Ma

UNITED STATES BANKRUFTCY COURT
Northern District of Illinois

In Re Scott M. Sytsma Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT			SOURCE
2008	\$ 7,490.00	Employment	
2007	\$20,915.00		
2006	\$27,044.00		

2. Income other than from employment or operation of business None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **AMOUNT SOURCE** 2007 \$8,094.00 **Unemployment Compensation** 3. Payments to creditors None Complete a. or b., as appropriate, and c. a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR AMOUNT STILL DATES OF **AMOUNT PAYMENTS PAID OWING** Current monthly rental payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

2/1/08

Payor: Debtor

AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

James T. Magee Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073

\$600.00

10. Other transfers

None M

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 \boxtimes

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

None

X

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS

OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in $11\ U.S.C.\ \S\ 101.$

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	[If completed by an individual or individual ar	nd spouse]	
	I declare under penalty of perjury that I have read th attachments thereto and that they are true and correct		n the foregoing statement of financial affairs and any
Date	February 20, 2008	Signature	/s/ Scott M. Sytsma
Dute		of Debtor	SCOTT M. SYTSMA
	0	_ continuation sheets	attached
	Penalty for making a false statement: Fine o	of up to \$500,000 or i	nprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compen (3) if ru preparer	clare under penalty of perjury that: (1) I am a bankru sation and have provided the debtor with a copy of thi lles or guidelines have been promulgated pursuant to	ptcy petition preparers document and the n 11 U.S.C. § 110 setti	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for prices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); as a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
If the ban	or Typed Name and Title, if any, of Bankruptcy Petition akruptcy petition preparer is not an individual, state the name, to who signs this document.		Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or
Address	;		
X			
Signatu	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals who individual:	o prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach addition	nal signed sheets confe	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

Form B8 (Officia Carse) 08-03864 Doc 1 Filed 02/20/08 Entered 02/20/08 16:01:04 Desc Main Document Page 37 of 44 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

In re	Scott M. Sytsma		,	Case No.		
		Debtor		_	Chapter 7	_

[Check each applicable box] I have filed a schedule I have filed a schedule	PTER 7 INDIVIDUAL D. of assets and liabilities which of executory contracts and uneving with respect to the proper	includes debts secured bexpired leases which inc	by property of the e	state. perty subject to an u	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
2005 Ford Taurus (47,000 mi	Triad Financial		√		√
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
Date: February 20, 2008		M. Sytsma	COULT IN CALLEGA		
	Signature	e of Debtor SC	COTT M. SYTSM	1A	

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CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defin- and have provided the debtor with a copy of this document and the notices and required un- have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services notice of the maximum amount before preparing any document for filing for a debtor or account.	nder 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title principal responsible person or partner who signs this document.	(if any), address, and social security number of the officer,
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared or ass preparer is not an individual:	
If more than one person prepared this document, attach additional signed sheets of	conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Scott M. Sytsma	X/s/ Scott M. Sytsma February 20, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, WESTERN DIVISION

In Re:	Case Number:
Scott M. Sytsma	Chapter 7
VERIFICA	ATION OF MAILING MATRIX
	reby verifies that the attached list of creditors is
true and correct to the best of m	y (our) knowledge.
Dated:	_
	Debtor
	T. D. L.
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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American Family Insurance c/o Credit Collection Services Two Wells Avenue Newton, MA 02459 IL Dept. of Human Services 401 South Clinton Street Chicago, IL 60607 Sprint PCS c/o NCO Financial 507 Prudential Drive Horsham, PA 19044

Centegra No. IL Med Center HR Accounts, Inc. 7017 John Deere Parkway Moline, IL 61266-0672 J K Pediatrics Assoc. c/o Creditors Alliance Inc P. O. Box 1288 Bloomington, IL 61702 TCF National Bank c/o American Collections 919 Estes Court Schaumburg, IL 60193

Centegra No. IL Med Center P. O. Box 5995 Peoria, IL 61601-5995 Lake County Radiology c/o OAC P. O. Box 371100 Milwaukee, WI 53237 Tina Marie Sytsma McHenry, IL 60050

ComEd c/o Harvard Collection 4839 North Elston Ave Chicago, IL 60630 McHenry Radiologists P. O. Box 220 McHenry, IL 60051-0220 Triad Financial 7711 Center Avenue Huntington Beach, CA 92647

Condell Medical Center 755 South Milwaukee Avenue Suite 127 Libertyville, IL 60048 MCI Communications c/o Midland Credit 8875 Aero Drive, #200 San Diego, CA 92123 Triad Financial Corp 5201 Rufe Snow Drive,#400 North Richland Hills, TX 76180

David R. Gervais Attorney at law 4 East Terra Cotta Ave. Crystal Lake, IL 60014-3622 Midway Emergency Physn. c/o Durham & Durham 5665 New Northside Dr.,#340 Atlanta, GA 30328 US Cellular c/o Portfolio Recoveries 120 Corporate Blvd Norfolk, VA 23502

Dr. Stephen J. Clark 3021 Falling Waters Blvd. Lindenhurst, IL 60046 Miller Chiropractic c/o Certifed Services 1733 Washington St., #201 Waukegan, IL 60079 US Cellular c/o Portfolio Recoveries P. O. Box 12914 Norfolk, VA 23541

Hammond Clinic c/o Richard Kamyatte Assoc. 9650 Gordon Drive Highland, IN 46322 Northern IL Med/Centegra c/o American Collections 919 Estes Court Schaumburg, IL 60193 Vista Medical Center East 99 Greenwood Avenue Waukegan, IL 60087-5136

HSBC NV P. O. Box 5253 Carol Stream, IL 60197 SBC Illinois c/o Asset Acceptance P. O. Box 2036 Warren, MI 48090 William Turk Vernon Hills, Illinois

IL Dept of Healthcare 509 South 6th Street Springfield, IL 62701 Sprint PCS c/o NCO Financial P. O. Box 41466 Philadelphia, PA 19101 B203 12/94

United States Bankruptcy Court Northern District of Illinois

	In re Scott M. Sytsma	Case No	
			7
	Debtor(s)	1	
	DISCLOSURE OF COMPENSATIO	N OF ATTORNEY FOR DEB	TOR
	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I and that compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor(s) in conte	filing of the petition in bankruptcy, or	agreed to be paid to me, for services
I	For legal services, I have agreed to accept	\$1,500	.00
	Prior to the filing of this statement I have received		
	Balance Due	\$1,329	.00_
	The source of compensation paid to me was:		
	☑ Debtor ☐ Other (specify)		
3.	The source of compensation to be paid to me is:		
	☐ Other (specify)		
4. assoc	I have not agreed to share the above-disclosed compensities of my law firm.	sation with any other person unless t	they are members and
of my	I have agreed to share the above-disclosed compensation law firm. A copy of the agreement, together with a list of the		
5.	In return for the above-disclosed fee, I have agreed to rende	r legal service for all aspects of the b	ankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statemer c. [Other provisions as needed] on confirmation of written Post-Petition Fee Agreementing of creditors and confirmation hearing, and any ad	nts of affairs and plan which may be at for payment of Balance Due, r	required;
6. Rep	By agreement with the debtor(s), the above-disclosed fee doresentation of the debtor in adversary proceedings and	_	
		CERTIFICATION	
	I certify that the foregoing is a complete statement of debtor(s) in the bankruptcy proceeding.	CERTIFICATION any agreement or arrangement for page	ayment to me for representation of the
	February 20, 2008	/s/ James T. Magee	
	Date		re of Attorney
		Magee, Negele & Association	ciates, P.C.

Name of law firm

Case 08-03864 Dog NITE 15 & P2/2008 AN Enterph 02/2008 16:01:04 Desc Main NORTHERN DISTRICT OF PLANOIS WESTERN DIVISION

WESTERN DIVISION
) Chapter 7
) Bankruntey Case I

IN RE:) Chapter 7
Scott M. Sytsma) Bankruptcy Case No.
)
)
Debtor(s).)

		DECLARATION REGARDING Signed by Debtor(s) or Corp To Be Used When Filing	orate Represen	tative
PART	' I - DE0	CLARATION OF PETITIONER		Date:
A.	To be	completed in all cases.		
	undersi informa provide attorney I(we) u	Scott M. Sytsma and gned debtor(s), corporate officer, partner, or memberation I(we) have given my (our)attorney, including condition in the electronically filed petition, statements, and a sending the petition, statements, schedules, and this nderstand that this DECLARATION must be filed where to file this DECLARATION will cause this case	orrect social securi schedules is true as DECLARATION with the Clerk in ad	ty number(s) and the information nd correct. I(we) consent to my(our) I to the United States Bankruptcy Court dition to the petition. I(we) understand
B. To be checked and applicable only if the petitioner is an individual (or individuals) who are primarily consumer debts and who has (or have) chosen to file under chapter 7.			,	
		I(we) am(are) aware that I(we) may proceed under I(we) understand the relief available under each su and I(we) request relief in accordance with chapter	ch chapter; I(we) c	
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.			
		I declare under penalty of perjury that the informat have been authorized to file this petition on behalf with the chapter specified in the petition.		
	Signatu		Signature:	
		(Debtor or Corporate Officer, Partner or Member)		(Joint Debtor)